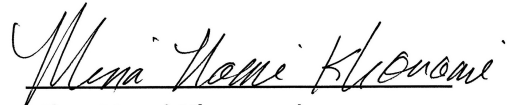


**This document has been electronically entered in the records of the United States Bankruptcy Court for the Southern District of Ohio.**

**IT IS SO ORDERED.**

**Dated: February 24, 2025**



  
Mina Nami Khorrami  
United States Bankruptcy Judge

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**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

In re:	)	
	)	Case No. 2:24-bk-51435
<b>Monica Clary,</b>	)	Chapter 7
	)	Judge Nami Khorrami
Debtor.	)	

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<b>Monica Clary,</b>	)	
	)	Adv. Pro. No. 2:24-ap-02071
Plaintiff,	)	
v.	)	
<b>United States Department of Education,</b>	)	
	)	
Defendant.	)	

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**CONSENT JUDGMENT IN FAVOR OF PLAINTIFF, AS TO THE UNITED STATES  
DEPARTMENT OF EDUCATION ONLY, ON COMPLAINT (DOC 1) TO DETERMINE  
DISCHARGEABILITY OF STUDENT LOANS**

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**WHEREAS**, Monica Clary (“Plaintiff” or “Debtor”) commenced the above-captioned bankruptcy case by filing a petition under Chapter 7 of Title 11 of the United States Code, 11 U.S.C. § 101 et seq. (“Bankruptcy Code”); and

**WHEREAS**, the Debtor commenced the above-captioned adversary proceeding (“Adversary Proceeding”) against the United States Department of Education by filing the Complaint to Determine Dischargeability of Student Loans, *see* Adv. Pro. Doc 1 (“Complaint”); and

**WHEREAS**, on December 5, 2024, the United States Department of Education (“Defendant” or “Education,”) filed an Answer, *see* Adv. Pro. Doc 3, asserting, among other things, that Education held outstanding loans taken by Debtor; and

**WHEREAS**, by the Complaint, the Plaintiff seeks to discharge, pursuant to 11 U.S.C. § 523(a)(8), the student loan debt identified and described in the following table:

2	DEBT MANAGEMENT AND COLLECTIONS SYSTEM	2004-11-30	\$4,000.00	FFEL STAFFORD UNSUB	Defaulted, Six Payments, Then Missed Payments	\$3,776.00	\$1,130.00	9/26/2009
1	DEPT OF ED/NELNET	2004-09-07	\$2,625.00	FFEL STAFFORD SUB	In Repayment	\$2,227.00	\$584.00	4/8/2007

**WHEREAS**, the Plaintiff, pursuant to the November 17, 2022, Guidance for Department Attorneys Regarding Student Loan Bankruptcy Litigation, submitted to Education an Attestation in Support of Request for Stipulation Conceding Dischargeability of Student Loans (“Attestation”); and

**WHEREAS**, the Parties desire to amicably resolve the matters at issue in the Adversary Proceeding and, therefore, have agreed to enter into this Agreed Judgment.

**NOW, THEREFORE**, upon consideration of the Complaint and the stipulations contained herein, as well as the consent of the parties as evidenced by the endorsement below of the parties or their counsel, it is, by the United States Bankruptcy Court for the Southern District of Ohio ORDERED:

NSLDS Loans 1 and 2 (\$6,003.00 in principal and \$1,714.00 in interest), totaling \$7,717.00 are DISCHARGEABLE.

**IT IS SO ORDERED.**

AGREED TO:

/s/Tyler D Cope  
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